



## HEALTH MATTERS



### A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

February 28 Balance	\$1,416,678		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	\$747,533		Jan - Mar Revenues	\$2,493,906
Employer Premiums			Jan - Mar Expenses	\$2,454,676
Employee Premiums			Mar 31, 2009 Balance	\$1,100,084
Other Revenues				
Total Expenses	\$1,064,127		YTD Gain/(Loss)	\$39,230
Week 1 Claims	264,746			
Week 2 Claims	101,050			
Week 3 Claims	78,024			
Week 4 Claims	242,529			
Week 5 Claims	183,648			
Rx Claims	110,891			
Other Expenses	83,239			
Monthly Gain/(Loss)	(\$316,594)			
March 31 Balance	\$1,100,084			

#### Expenses at All-Time High

In March, monthly plan expenses exceeded \$1 million (\$1,064,127) for the first time ever. That substantially exceeds the previous monthly high of \$806,909 in December 2007. That leaves us within \$40,000 of where we started the year. At this point last year revenues exceeded expenses by more than \$718,000. This is cause to re-focus our wellness initiatives. While it is impossible to affect current claims once they are incurred, it is possible to impact future claims by focusing our efforts on healthy lifestyles, preventive care and management of chronic conditions.

#### More on Surgery

Surgical procedures include injections that require any surgical preparation (anesthesia, surgical tray or operating room) and that are normally delivered into the spine, bone, cartilage or nerve. These procedures must be precertified.

Immunizations, antibiotic and steroid injections that are delivered to the muscle are not considered surgical procedures and do not require precertification.

#### Adderal Alert

Adderall XR will become available in generic form on May 15, 2009. At that time, Adderall XR will become a non-formulary drug and the copay will increase from \$20 to \$30. In order to avoid the higher copay, ask your provider to write a new prescription that allows for generic substitution. By using the generic, your copay will drop to \$10.

## Give the Gift of Life

**National Donate Life Month** is a national initiative to increase the number of organ and blood donors. As of April 2009 there were more than 100,000 people on the waiting lists to receive organs. Here is what living donors can donate . . .

- ❖ One of their two kidneys because the remaining kidney can provide all the necessary functions.
- ❖ One of the two lobes of the liver. Over time the liver will re-grow the lobe that was donated.
- ❖ A lung, part of a lung, part of the pancreas, or part of the intestines. The donated portions of these organs are fully functional.
- ❖ Tissue such as blood, marrow, blood stem cells and umbilical cord blood.

If you wish to be a live donor, talk with your doctor first to see if you are a suitable candidate for living donation. You can go to [www.organdonor.gov](http://www.organdonor.gov) for more information about living donation as well as links to your states registry. Indiana Organ Procurement Organization (IOPO) is the non-profit health service dedicated to advancing organ, tissue, and eye donation throughout Indiana.

You can also request that certain measures are taken once you have encountered brain or cardiac death. Despite continuing efforts at education, misconceptions and inaccuracies about donation persist. IOPO offers these facts to help you better understand organ, eye and tissue donation:

- ❖ Anyone can be a potential donor regardless of age, race, or medical history.
- ❖ All major religions in the United States support organ, eye and tissue donation and see it as the final act of love and generosity toward others.
- ❖ If you are sick or injured and admitted to the hospital, the number one priority is to save your life. Organ, eye and tissue donation can only be considered after you are deceased.
- ❖ When you are on the waiting list for an organ, what really counts is the severity of your illness, time spent waiting, blood type, and other important medical information, not your financial status or celebrity status.
- ❖ An open casket funeral is possible for organ, eye and tissue donors. Through the entire donation process the body is treated with care, respect and dignity.
- ❖ There is no cost to the donor or their family for organ or tissue donation.

Go to [www.iopo.org](http://www.iopo.org) to register your intentions to become a donor at the time of your passing.

